

In re:
Christopher Tran
Ngot Ly Tran
Debtors

Case No. 15-19077-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 16, 2021

User: admin
Form ID: 138NEW

Page 1 of 3
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher Tran, Ngot Ly Tran, 2336 Cambridge Circle, Hatfield, PA 19440-1484
cr	+ First Niagara Bank, N.A., c/o Jeffrey G. Trauger, Esquire, Grim, Biehn & Thatcher, P.O. Box 215, Perkasio, PA 18944-0215
cr	+ KeyBank N.A. as S/B/M to First Niagara, NA, 4910 Tiedeman Rd, Brooklyn, OH 44144-2338
13649896	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410
13662450	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13649906	+ Encompass Insurance Company, 721 US HIGHWAY 202-206, Bridgewater, NJ 08807-1760
13649907	+ Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
13649908	+ Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
13691593	+ Farm Bureau Bank, PO Box 9013, Addison, Texas 75001-9013
13687977	+ Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825
13649919	+ KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13965438	+ Keybank National Association, c/o MATTEO SAMUEL WEINER, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13649918	+ Kia Motors Finance Co, 10550 Talbert Ave, Fountain Valley, CA 92708-6031
13649920	National Penn Bank, Philadelphia & Read, Boyertown, PA 19512
13676719	+ National Penn Bank, 645 Hamilton Street, Suite 700, Allentown, PA 18101-2196
13705858	+ Office of UC Benefits Policy, Department of Labor & Industry, Office of Chief Counsel, 651 Boas Street, 10th Floor, Harrisburg, PA 17121-0751
13649921	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
13649922	+ Paul Sandler, Esq., 1500 Walnut Street, Suite 2020, Philadelphia, PA 19102-3521
13649927	+ Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661-3631
13649928	Wells Fargo, Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
13732249	+ Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001
13672339	eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 16 2021 23:45:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 16 2021 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 16 2021 23:45:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/PDF: gecsed@recoverycorp.com	Jun 16 2021 23:49:23	Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13649900	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2021 00:08:14	Citibank Sd, Na, Attn: Centralized Bankruptcy, PO

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			Box 20363, Kansas City, MO 64195
13649915	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2021 00:08:47	Home Depot Credit Services, Des Moines, IA 50364
13649924	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 16 2021 23:43:23	RBS Citizens Cc, Attn: Bankruptcy Department, 443 Jefferson Blvd MS: RJW-135, Warwick, RI 02886
13649901	Email/Text: megan.harper@phila.gov	Jun 16 2021 23:45:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
13649902	Email/Text: megan.harper@phila.gov	Jun 16 2021 23:45:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphai, PA 19102
13649898	+ Email/Text: ecf@ccpclaw.com	Jun 16 2021 23:43:00	Cibik and Cataldo, P.C., 1500 Walnut St., Suite 900, Philadelphia, PA 19102-3518
13649903	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 16 2021 23:43:00	Comenitybank/trwrdsy, 3100 Easton Square Pl, Columbus, OH 43219-6232
13649904	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jun 16 2021 23:43:00	Commonwealth of PA, UC Benefits Overpayment Section, 501 Labor and Industry Building, 7th and Foster Streets, Harrisburg, PA 17121
13649909	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 16 2021 23:43:23	Express/Comenity Bank, Attention: Bankruptcy Dept, PO Box 182686, Columbus, OH 43218-2686
13649912	Email/Text: fnb.bk@fnfg.com	Jun 16 2021 23:44:00	First Niagara Bank, 6950 S Transit Rd, Lockport, NY 14094
13649911	Email/Text: fnb.bk@fnfg.com	Jun 16 2021 23:44:00	First Niagara Bank, 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
13649914	Email/Text: fnb.bk@fnfg.com	Jun 16 2021 23:44:00	First Niagara Bank, Po Box 514, Lockport, NY 14094
13649910	+ Email/Text: bankruptcy@farmbureaubank.com	Jun 16 2021 23:46:00	Farm Bureau Bank, 17300 Henderson Pass, San Antonio, TX 78232-1663
13649913	+ Email/Text: fnb.bk@fnfg.com	Jun 16 2021 23:44:00	First Niagara Bank, 1 Hudson City Ctr, Hudson, NY 12534-2355
13649916	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 16 2021 23:43:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
13649897	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 16 2021 23:49:03	Chase Card, 201 N. Walnut St//de1-1027, Wilmington, DE 19801
13732374	Email/Text: Bankruptcy.Notices@pnc.com	Jun 16 2021 23:43:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-0570
13649923	Email/Text: Bankruptcy.Notices@pnc.com	Jun 16 2021 23:43:00	Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
13658392	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 16 2021 23:49:42	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13653071	Email/Text: bnc-quantum@quantum3group.com	Jun 16 2021 23:44:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13656379	Email/PDF: rmscedi@recoverycorp.com	Jun 16 2021 23:49:14	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13649925	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2021 00:08:14	Sears/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
13649926	Email/Text: bankruptcy@td.com	Jun 16 2021 23:44:00	Td Banknorth, PO Box 1190, Lewiston, ME 04243
13649905	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jun 16 2021 23:44:00	Elan Financial Service, Po Box 108, St Louis, MO 63166

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	National Penn Bank, 645 Hamilton Street, Suite 700, Allentown, PA 18101-2196
13649899	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
13649917	*	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
13664896	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, PO BOX 21126, PHILA PA 19114

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2021 at the address(es) listed below:

Name	Email Address
JEFFREY G. TRAUGER	on behalf of Creditor First Niagara Bank N.A. jtrauger@grimlaw.com, ksaborsky@grimlaw.com
KEVIN G. MCDONALD	on behalf of Creditor Keybank National Association bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER	on behalf of Creditor Keybank National Association bkgroup@kmlawgroup.com
MICHAEL A. CATALDO2	on behalf of Joint Debtor Ngot Ly Tran ecf@ccpclaw.com igotnotices@ccpclaw.com
MICHAEL A. CATALDO2	on behalf of Debtor Christopher Tran ecf@ccpclaw.com igotnotices@ccpclaw.com
MICHAEL A. CIBIK2	on behalf of Joint Debtor Ngot Ly Tran ecf@ccpclaw.com igotnotices@ccpclaw.com
MICHAEL A. CIBIK2	on behalf of Debtor Christopher Tran ecf@ccpclaw.com igotnotices@ccpclaw.com
REBECCA ANN SOLARZ	on behalf of Creditor Keybank National Association bkgroup@kmlawgroup.com
RICHARD BRENT SOMACH	on behalf of Creditor National Penn Bank rsomach@nmmlaw.com msandone@nmmlaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 12

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Christopher Tran and Ngot Ly Tran
Debtor(s)

Bankruptcy No: 15-19077-mdc
Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 6/16/21